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(D. Proman)

October 11, 2005

Mr. John Carter
FDIC Regional Director
25 S. Jessie St. at Ecker Square
Suite 2300
San Francisco, CA 94105

2005 OCT 17 AM 9:45

Dear Mr. Carter:

I am not in favor of the FDIC granting Wal-Mart a bank charter. I do not like what this company has done to community businesses, and I appreciate what local banks do for their communities. Besides, we have enough banks, (pharmacies and convenience stores). No more! Especially a Wal-Mart one.

Thanking you for your consideration, I am respectfully yours,

Pamela S. Hillebrand